

In re:
Samantha Kohl
Debtor

Case No. 24-13921-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 07, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Samantha Kohl, 2444 S. Iseminger Street, Philadelphia, PA 19148-3518
14941961	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14941980	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14941985	Santander Bank, Attn: Bankruptcy MA1-MB3-01-09 POB 84100, Boston, MA 02284
14941992	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Feb 08 2025 04:42:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Feb 08 2025 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 08 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14941957	+ EDI: BANKAMER	Feb 08 2025 04:42:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14941963	Email/Text: megan.harper@phila.gov	Feb 08 2025 00:05:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14941958	EDI: CAPONEAUTO.COM	Feb 08 2025 04:42:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14941959	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 08 2025 00:05:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14941960	EDI: CITICORP	Feb 08 2025 04:42:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14941964	Email/Text: bankruptcy@philapark.org	Feb 08 2025 00:05:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14941965	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14941966	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14941967	+ EDI: WFNNB.COM		

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Case Number	Notice Type	Date/Time	Notice Content
14941968	EDI: DISCOVER	Feb 08 2025 04:42:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14941969	+ Email/Text: Bankruptcy@wsfsbank.com	Feb 08 2025 04:42:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14941970	Email/Text: bankruptcy.notices@hdfsi.com	Feb 08 2025 00:05:00	Fnb Of Wyomn, 838 N Market, Wilmington, DE 19801-3154
14941971	EDI: IRS.COM	Feb 08 2025 00:05:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
14941972	EDI: JPMORGANCHASE	Feb 08 2025 04:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14941973	Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2025 04:42:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14941974	Email/Text: EBNBKNOT@ford.com	Feb 08 2025 00:04:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14941975	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2025 00:05:00	Lincoln Automotive Finance, Attn: Bankrutcy, PO Box 542000, Omaha, NE 68154-8000
14941976	Email/Text: Bankruptcies@nragroup.com	Feb 08 2025 00:04:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14941977	Email/Text: fesbank@attorneygeneral.gov	Feb 08 2025 00:05:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton St, Harrisburg, PA 17111-1036
14941984	EDI: PRA.COM	Feb 08 2025 00:04:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14941978	EDI: PENNDEPTREV	Feb 08 2025 04:42:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-1067
14941978	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14941978		Feb 08 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14941979	^ MEBN	Feb 08 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14941981	Email/Text: bankruptcy@philapark.org	Feb 07 2025 23:40:52	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14941983	+ Email/Text: bankruptcy1@pffcu.org	Feb 08 2025 00:05:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14941982	+ Email/Text: bankruptcy1@pffcu.org	Feb 08 2025 00:04:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14941986	EDI: SYNC	Feb 08 2025 00:04:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch st, Philadelphia, PA 19107-2495
14941987	+ EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14941989	EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14941990	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 08 2025 04:42:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14941991	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 08 2025 00:04:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14941993	EDI: USAA.COM	Feb 08 2025 00:05:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
		Feb 08 2025 04:42:00	USAA Federal Savings Bank, Attn: Bankruptcy,

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14941994 + EDI: WFFC2

Feb 08 2025 04:42:00

9800 Fredericksburg Rd, San Antonio, TX
78288-0001

Wells Fargo Bank NA, Attn: Bankruptcy 1 Home
Campus MAC X2303, Des Moines, IA
50328-0001

14941995 + EDI: WFFC2

Feb 08 2025 04:42:00

Wells Fargo/Bob's Discount Furniture, Attn:
Bankruptcy 1 Home Campus MAC X2303, Des
Moines, IA 50328-0001

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14941962		Citizensbk
14941988	*	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Samantha Kohl help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Samantha Kohl	Social Security number or ITIN	xxx-xx-1142
	_____ First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-13921-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Samantha Kohl

2/6/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.